

REMARKS

Applicants reply to the Office Action dated April 1, 2009, within the shortened three month statutory period for reply. Claims 1-22 were pending in the application and the Examiner rejects claims 1-22. Reconsideration of this application is respectfully requested.

Examiner Interview

Applicants thank Supervisor James Trammell for the courtesies shown to Applicants' counsel during the Examiner Interview on May 5, 2009. Applicants further thank the Supervisor for agreeing that the previously filed amendments overcome the cited references, that the claims are in condition for allowance, and that a Notice of Allowance will be prepared soon. Applicants look forward to the allowance of the present application and request that the Examiner or Supervisor telephone Applicants' counsel if further clarification or amendments are required.

To summarize the conversation, Applicants' counsel described the presently claimed invention and how it is far more sophisticated than the cited references and other known system for processing account statements. In particular, the Supervisor agreed that the present claims are unique over the references in that they recite that sophisticated database and processing functions are executed in order to enable multiple types of account statements to be processed as a batch. In other words, prior art systems only allowed statements of the same type to be included in a single batch process. In contrast, the presently claimed invention allows multiple statement types (e.g., email, PDF, print) to be included in a single batch process (even a statement based on account data from a single account can be sent using different statement types). As such, for example, a single batch may be processed such that statements for mailing are printed and bound, statements for electronic delivery are electronically created and delivered, and statements that are for internal use may be electronically formatted into an appropriate file type (e.g., PDF).

Applicants counsel further explained that the claimed statement review and approval processes are fully automated, without requiring human intervention. This is an important distinction over the cited references, because a manual inspection of hundreds or thousands of account statements is very labor intensive. The cited references require a number of parameters that are used to identify statement errors, prior to the release of a batch printing job.

As the Examiner may recall from the previously filed Amendments and Reply, Applicants significantly amended the claims to include the unique features that, as discussed above, more clearly recite the patentable features of the claims.

Rejection under 35 U.S.C. § 103

The Examiner rejects claims 1-22 under 35 U.S.C. § 103(a) as being unpatentable over Scolini et al., U.S. Patent Publication No. 2003/0233321 ("Scolini") in view of Tsuei et al., U.S. Patent Publication No. 2004/0083184 ("Tsuei"), in view of Geiger et al., U.S. Patent No. 6,073,142 ("Geiger") and in further view of the background of King et al., U.S. Patent Publication No. 2005/0228679 ("King"). Applicants respectfully traverse this rejection.

As discussed during the Supervisor interview on May 5, 2009, Scolini generally discloses an electronic, integrated invoice platform capable of incorporating complex large-scale hierarchical billing files from multiple legacy systems into a single data stream. The Scolini system processes this data stream to provide a view of the data according to an organization's hierarchical structure.

The Scolini system serves as an independent invoice platform that can connect with a number of banking systems and corporate legacy systems to retrieve data and compile billing statements and invoices on behalf of a number of large corporate clients. Scolini further discloses that the clients may interact with the invoice platform to obtain invoices by way of the Internet. As such, clients may access the Scolini system to perform, for example, customer service operations where fast access to account information is critical.

Applicants assert that Scolini does not disclose whether invoices may be formatted according to the client's needs and preferences through an online interface to the invoice platform. Through formatting indicators, the invoice platform is instructed as to how the invoices should be formatted. Moreover, Scolini discloses a number of parameters that are used to collect data, organize data, and present the data to the client. Significantly, and in contrast to the presently claimed invention, the disclosure of Scolini lacks the sophistication required to associate a single account with multiple processing instructions relating to, for example, a report layout, a report delivery method, and a report assembly method. **Therefore, Scolini would be unable to process account information, for example, to create a first account statement formatted for mail delivery to a recipient, while processing the same account information for email delivery to an accounting department of a corporation.** Practitioners would immediately appreciate that processing instructions associated with formatting and delivery vary significantly based on the specific medium.

As also discussed during the Supervisor interview on May 5, 2009, Tsuei generally discloses a system for enabling anonymous payments using a credit card. The Tsuei system

maintains customer information in a secure, offline database, such that requests for transaction authorization do not cause the purchaser's identity to be revealed to a merchant or any other party. Specifically, Tsuei establishes two credit cards with a line of credit that is split across a primary account and an alias account. The primary account is a conventional credit card. The alias account is constructed using security information from the associated primary account, which is provided by the applicant of the primary account. The alias account is identified by an alias name and an alias address and is stored in the secure, offline database. Primary account information is also stored in the secure, offline database and is associated with the alias account information. The Tsuei system then transfers the alias account information to the primary account database, where it is associated with the primary account.

As also discussed during the Supervisor interview on May 5, 2009, Geiger attempts to overcome the shortcomings of prior art email systems, wherein enforcement of an organization's communication policy is difficult to enforce. The Geiger system includes an email post office that maintains a set of business rules that are defined by an organization regarding content, format, and delivery instructions for email messages generated at various levels of the organization. A rules engine determines a set of actions, specified by any business rules that are tripped by a message, to apply to the message. Geiger discloses that such rules may include, releasing, deleting, forwarding, and forwarding the message to a gatekeeper for further review.

As discussed during the Supervisor interview on May 5, 2009, **while Scolini discloses the broad concept of an error correction process prior to the processing of invoices, Scolini does not disclose a database and/or table structure that enables the generation of multiple invoice formats to be applied to a single account, which is to be generated within a single batch processing routine. Tsuei and Geiger are silent as to any error correction process or procedures for facilitating a corporate review prior to batch printing. Moreover, Tsuei and Geiger are not concerned with providing the ability to process and produce invoices, such that multiple, variously formatted and delivered invoices may be processed based on the same account information for the same account.**

Practitioners will appreciate that prior art systems process account information and create invoices in batches according to invoice type. For example, an account corresponding to a customer requesting to receive both paper and electronic invoices requires two separate batch processing routines. A first routine creates the paper invoice, and a second routine produces an email notification including the invoice information. In contrast, the presently claimed invention

allows a single account to be linked to two or more invoice types. As such, the presently claimed invention is capable of running a single batch process in order to produce multiple invoice types based on a single account.

The Examiner cites the background of King (which is the instant application) as disclosing the presently claimed limitations of “preventing the batch printing run until all individual account statements within the batch printing run are approved and released” and “releasing the selected account statement for the batch printing run.” Applicants respectfully disagree.

Contrary to the Examiner’s assertion, the background of King discloses the problems associated with prior art systems for printing statements. Specifically, the background of King discloses that such prior art systems require manual inspection of statements following a batch printing to ensure accuracy and consistency in appearance. If even one statement is found to have an error, then correction is made to the erroneous statement and the entire batch must be printed again. This is standard practice to “prevent duplicate billing or loss of individual statements” (King, paragraph 0002).

Contrary to King’s discussion of the prior art, the presently claimed invention prevents batch printing of statements until the electronic statements have been automatically inspected for quality and released. Only then are the batch of statements printed, thereby reducing or eliminating the possibility that errors will be discovered after the printing process. Nevertheless, King also lacks disclosure relating to the processing of account data in a manner that enables multiple disparate report formats and mediums to be produced within a single batch processing run.

As discussed during the interview on May 5, 2009, neither of the cited references, including the background of King, discloses database structure and processing routines that are capable of transforming data associated with a single account into reports of various formats and mediums; all within a single batch processing job. Moreover, neither of the references disclose an automated process for reviewing and approving statements prior to releasing them for processing. As such, neither Scolini, Tsuei, Geiger, the background of King, nor any combination thereof, disclose or contemplate the unique combination of ALL of the following elements, as similarly recited by independent claims 1 and 11.

- presenting, to a user, a plurality of reporting formats that are available to be assigned to at least one of a plurality of account statements, each of the plurality of reporting formats defining parameters relating to a report layout, a report delivery method, and a report assembly method
- receiving, from the user, a selection of a first account from the plurality of accounts, and a selection of a first reporting format for the first account and a second reporting format for the first account from the plurality of reporting formats for the first account
- updating, by said computer, a report order table with a first model identifier corresponding to the selection of the first reporting format and a second model identifier corresponding to the selection of the second reporting format, wherein the first model identifier and the second model identifier are each associated with one of the plurality of reporting formats
- receiving, from the user, a selection of a second account from the plurality of accounts, and a selection of a third reporting format for the second account and a fourth reporting format for the second account from the plurality of reporting formats for the second account
- updating, by the computer, the report order table with a third model identifier corresponding to the selection of the third reporting format and a fourth model identifier corresponding to the selection of the fourth reporting format, wherein the second account first model identifier and the second account second model identifier are each associated with one of the plurality of reporting formats
- receiving, from a user, a designation for corporate review corresponding to at least one of: the first account and the second account, wherein said designation for corporate review is stored with statement parameters
- retrieving, by said computer, the statement parameters applicable to the account statements, wherein the statement parameters include a recipient list, statement description, statement type, statement status, a number of copies to be generated, the designation for corporate review, and a designation for internal copies
- assembling, by said computer, a directory of individual account statements, wherein said directory of individual account statements includes the designation for corporate review
- performing, by said computer, an automatic review of the individual account statements based on said statement parameters
- performing, by said computer, an automatic approval the individual account statements in response to said individual account statements being compliant with said statement parameters
- retrieving, from the report order table, the first model identifier, the second model identifier, the third model identifier, and the fourth model identifier to generate batch print instructions

- generating, in accordance with the statement parameters and the batch print instructions, a first account statement for the first account, a second account statement for the first account, a third account statement for the second account, and fourth account statement for said second account
- delivering, in accordance with the statement parameters and the batch print instructions, the first account statement, the second account statement, the third account statement, and the fourth account statement

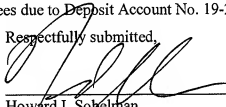
Dependent claims 2-10 and 12-20 variously depend from independent claims 1 and 11. As such, dependent claims 2-10 and 12-20 are allowable for at least the reasons set fourth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set fourth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Dated: _____

5/5/09

Respectfully submitted,


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